Attorney Docket No.: 52493.000121

JOINT DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

LOV-Inform. Ser.

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE COLLECTION OF PAYMENTS the specification of which

(x) is attache () was filed		Application Serial Number	and	was amended on	
******	•	(if applicable)			
() is an inter	national Application, PCT Ap	oplication No.	_filed on		
We hereby sta any amendment refer	te that we have reviewed and red to in this declaration.	d understand the contents of the	above identified specification,	induding the daims, as ame	
We acknowled 56.	ge the duty to disclose all infi	onnation known to us to be mate	rial to the patentability of this a	application, as defined in 37 C	
We acknowled ame available between	ge the duty to disclose to the orior a	ne Office all information known (application and the national or PC	o us to be material to patent Tintemational filing date of the	ability as defined in § 1.56, or continuation-in-part application	
		Prior Foreign Application	on(s)		
Country	Application Numbe		Date of Issue (day, month, year)		
				Yes [] No []	
				Yes [] No []	
·		United States Provisional A			
We hereby dai	n the benefit under 37 C.F.R	. § 119(e) of any United States pr	rovisional application(s) listed l	below	
A	pplication Number		Filing Date		

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or § 365(c) of any PCT International application designating the United States listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which became available between the fitting date of the prior application and the national or PCT international filling date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
60/224,234	10 Aug 2000	Pending

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And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys or agents, their registration numbers being listed after their names:

Thomas J. Scott, Jr., Registration No. 27,836; Stanislaus Aksman, Registration No. 28,562; James G. Gatto, Registration No. 32,694; Christopher C. Campbell, Registration No. 37,291; Henry C. Su, Registration No. 37,738; Brian M. Buroker, Registration No. 39,125; Charles F. Hollis, Registration No. 40,650; Jonathan D. Link, Registration No. 41,548; Kevin J. Dunleavy, Registration No. 32,024; George Georgellis, Registration No. 43,632; Stephen T. Schrelner, Registration No. 43,097; Christopher J. Cuneo, Registration No. 42,450; Raphael A. Valencia, Registration No. 43,216; Scott D. Balderston, Registration No. 35,436; Steven P. Klocinski, Registration No. 39,251; Yisun Song, Registration No. 44,487; Jennifer A. Albert, Registration No. 32,012; Kerry Owens, Registration No. 37,412; Milan M. Vinnola, Registration No. 45,979; Devin S. Morgan, Registration No. 45,562; Andrew J. Ririe, Registration No. P45,979; Carl Benson, Registration No. 38,378; and David M. Huntley, Registration No. 40,309.

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature C	bin C. Rus	<u> </u>	Date 02/01/2001		
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